LENDER/PURCHASER DISCLOSURE STATEMENT Multi-Property (Cross Collateralization) Addendum

RE 851D (Rev. 1/13)

GENERAL INFORMATION

This statement is an addendum to either: Lender/Purchaser Disclosure Statement (Loan Origination) RE 851A or Lender/Purchaser Disclosure Statement (Sale of Existing Note) RE 851B.

- There is more than one property securing this loan.
- > You have a right to receive a copy of an independent appraisal by a qualified appraiser or, upon your written waiver of an independent appraisal on a case by case basis, a copy of the broker's estimate of value for each property based on objective data.

| PART 1 | | | LOAN TO | AV C | LUE RATIO | 0 | | |
|-----------------|-------------------------------|------------------------------|---------------------------|------|--------------|---|-----------------------------------|-----------------|
| Property No. | Remaining Sr. Encumbrances | Expected Sr. Encumbrances | Total Sr. Encumbrances | Ma | arket Value | Amt. of Equity (Market Value minus Current Encumbrance) | Amount of Equity Securing Loan | Loan to Value * |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| TOTAL EQUI | TY AMOUNT SECURING L | .OAN | | | TOTAL AMOUNT | OF LOAN TO BE SECURE | D BY MULTIPLE PROPER | TIES |
| \$ | | | | | \$ | | | |

^{*} Loan to value — The loan to value for each property must not exceed the maximum loan to value, as set forth below, for each individual property being used to secure the loan. The loan to value for each individual property must be calculated using that portion of the principal loan amount being attributed to that individual property. Additional properties may be used to secure the loan over and above those required to satisfy the loan-to-value ratio requirements. All properties securing the loan are included in this disclosure.

Example: If the total principal amount of the loan exceeds the maximum allowable loan to value that can be secured by the equity in Property #1, the portion of the loan that is remaining may be secured by the equity in Property #2 to maximum amount allowable for that property, and so on to Property #3, etc.

Loan To Value

The aggregate principal amount of the notes or interests sold, together with the unpaid principal amount of any senior encumbrances upon the real property, shall not exceed the following percentages of the current market value of the real property, as determined by an independent appraisal or broker's evaluation. In the case of construction or rehabilitation loan an appraisal must be performed by a qualified appraiser in accordance with the Uniform Standards of Professional Appraisal Practice (USPAP).

| Single-family residence, owner-occupied | 80% |
|--|-----|
| Single-family residence, not owner-occupied | 75% |
| Commercial and income-producing properties | 65% |
| Single-family residentially zoned lot or parcel which has installed off-site improvements including drainage, curbs, gutters, sidewalks, paved roads, and utilities, as mandated by the political subdivision having jurisdiction over the lot or parcel | 65% |
| Land which has been zoned for (and if required, approved for subdivision as) commercial or Residential development | 50% |
| Other real property | 35% |

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| P | ART 2 | SECURING P | R | OPERTIES | | |
|----|---|-------------------------|-----|-----------------------|---------------------------|---|
| 1. | PROPERTY TYPE | | -1 | 1 | | |
| | SINGLE-FAMILY RESIDENCE (owner occupied) | <u> </u> | | COMMERCIAL & INCC | ME PRODUCING | |
| | SINGLE-FAMILY RESIDENCE (not owner occup | ied) | | LAND (zoned commerc | cial/residential) | |
| | SINGLE-FAMILY (zoned residential lot/parcel) | | | OTHER: | | |
| | PROPERTY OWNER | | | | | |
| | PROPERTY ADDRESS | | | | | |
| | REMAINING SENIOR ENCUMBRANCE | EXPECTED SENIOR ENCUMBR | RAN | NCE | TOTAL SENIOR ENCUMBRANCES | |
| | \$ | \$ | | | \$ | |
| | TOTAL (Total senior encumbrances + loan amt.) | CURRENT MARKET VALUE | | | LOAN TO VALUE RATIO * | |
| | \$ | \$ | | | | % |
| 2. | PROPERTY TYPE | _ | | | | |
| | SINGLE-FAMILY RESIDENCE (owner occupied) | <u> </u> | | COMMERCIAL & INCC | ME PRODUCING | |
| | SINGLE-FAMILY RESIDENCE (not owner occup | ied) | | LAND (zoned commerc | sial/residential) | |
| | SINGLE-FAMILY (zoned residential lot/parcel) | | | OTHER: | | |
| | PROPERTY OWNER | | | | | |
| | PROPERTY ADDRESS | | | | | |
| | | | | | | |
| | REMAINING SENIOR ENCUMBRANCE | EXPECTED SENIOR ENCUMBR | RAN | NCE | TOTAL SENIOR ENCUMBRANCES | |
| | \$ | \$ | | | \$ | |
| | TOTAL (Total senior encumbrances + loan amt.) | CURRENT MARKET VALUE | | | LOAN TO VALUE RATIO * | |
| _ | \$ | \$ | | | | % |
| 3. | PROPERTY TYPE | . г | _ | 1 00444500141 4 14100 | ME PROPUSING | |
| | SINGLE-FAMILY RESIDENCE (owner occupied) | <u> </u> | _ | COMMERCIAL & INCC | | |
| | SINGLE-FAMILY RESIDENCE (not owner occup | ied) | _ | LAND (zoned commerc | cial/residential) | |
| | SINGLE-FAMILY (zoned residential lot/parcel) | L | | OTHER: | | |
| | PROPERTY OWNER | | | | | |
| | | | | | | |
| | PROPERTY ADDRESS | | | | | |
| | | | | | | |
| | REMAINING SENIOR ENCUMBRANCE | EXPECTED SENIOR ENCUMBR | RAN | NCE | TOTAL SENIOR ENCUMBRANCES | |
| | \$ | \$ | | | \$ | |
| | TOTAL (Total senior encumbrances + loan amt.) | CURRENT MARKET VALUE | | | LOAN TO VALUE RATIO * | |
| | \$ | \$ | | | | % |
| 4. | PROPERTY TYPE | _ | | | | |
| | SINGLE-FAMILY RESIDENCE (owner occupied) |) _ | | COMMERCIAL & INCC | ME PRODUCING | |
| | SINGLE-FAMILY RESIDENCE (not owner occup | ied) | | LAND (zoned commerc | cial/residential) | |
| | SINGLE-FAMILY (zoned residential lot/parcel) | | | OTHER: | | |
| | PROPERTY OWNER | | | | | |
| | PROPERTY ADDRESS | | | | | |
| | | | | | | |
| | REMAINING SENIOR ENCUMBRANCE | EXPECTED SENIOR ENCUMBR | RAN | NCE | TOTAL SENIOR ENCUMBRANCES | |
| | \$ | \$ | | | \$ | |
| | TOTAL (Total senior encumbrances + loan amt.) | CURRENT MARKET VALUE | | | LOAN TO VALUE RATIO * | |
| | \$ | \$ | | | | % |

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| PART 2 | SECURING PROPERTIES (continued) | | | | |
|---|--|---------------------------|--|--|--|
| 5. PROPERTY TYPE | | | | | |
| SINGLE-FAMILY RESIDENCE (owner occupied |) COMMERCIAL & INC | OME PRODUCING | | | |
| SINGLE-FAMILY RESIDENCE (not owner occup | pied) LAND (zoned commer | cial/residential) | | | |
| SINGLE-FAMILY (zoned residential lot/parcel) | OTHER: | | | | |
| PROPERTY OWNER | | | | | |
| | | | | | |
| PROPERTY ADDRESS | | | | | |
| | | | | | |
| REMAINING SENIOR ENCUMBRANCE | EXPECTED SENIOR ENCUMBRANCE | TOTAL SENIOR ENCUMBRANCES | | | |
| \$ | \$ | \$ | | | |
| TOTAL (Total senior encumbrances + loan amt.) | CURRENT MARKET VALUE | LOAN TO VALUE RATIO * | | | |
| \$ | \$ | % | | | |
| NOTICE | | | | | |

The broker has a responsibility to make reasonable efforts to determine that the loan/investment is suitable and appropriate for the lender/purchaser based on information provided by the lender/purchaser regarding the lender/purchaser's financial situation and investment objectives.

ADDITIONAL DISCLOSURES

- Investments in notes secured by trust deeds and real property sales contracts are subject to risk of loss of principal and monthly income. If the borrower stops making payments on any investments you make, you will not receive income; therefore, you cannot rely on this income.
- If your investment is secured by a junior lien and the borrower defaults on a senior lien, it may be necessary for you to meet the obligations of the senior lien in order to protect your security interests, which may include making the senior loan current or paying the senior loan balance in full.
- If your investment is in a multi-lender note and the borrower defaults, foreclosure proceedings will require consensus of a majority of the beneficiaries on the note.
- The trust deed investments that you will make will either name you and your percentage interest in the investment or will be assigned to you. Your trust deed investments are not secured by the real estate collateral unless your interests in those investments are recorded.
- Since trust deed and real property sales contract investments have a maturity date, borrowers are under no obligation to pay off the loan prior to the maturity date. Further, in the case of a balloon payment, there is potential risk that the borrower may not be able to make the balloon payment.

| 1 2 | | | | | | |
|---|---|--------------------------|--|--|--|--|
| BROKER VE | RIFICATION | | | | | |
| The information in this statement and in the attachments hereto is true and correct to the best of my knowledge and belief. | | | | | | |
| SIGNATURE OF BROKER OR DESIGNATED REPRESENTATIVE | BROKER/CORPORATION ID# | DATE | | | | |
| ACKNOWLEDGEN | MENT OF RECEIPT | | | | | |
| I, the prospective lender/purchaser, acknowledge receipt of a | a copy of this statement signed by or o | on behalf of the broker. | | | | |
| NAME OF PROSPECTIVE LENDER/PURCHASER | | | | | | |
| SIGNATURE OF PROSPECTIVE LENDER/PURCHASER | | DATE | | | | |

The California Department of Real Estate does not endorse or offer any opinions regarding the suitability of any proposed or existing real estate investments.

Department of Real Estate license information telephone number: 877-373-4542, or check license status at www.dre.ca.gov. A guide to trust deed investments entitled "Trust Deed Investments - What You Should Know!!" (RE35) is available on the Department's Web site at www.dre.ca.gov under the Publications menu.

RE 851D

PROPERTY #1

| | PROPERTY IN | NFORMATION | | | |
|---|--|---|---|--|--|
| STREET ADDRESS | | | OWNER OCCUPIED | | |
| ANNUAL PROPERTY TAXES | | ARE TAXES DELINQUENT? | NO YES IF YES, AMT. REQUIRED TO BRING CURRENT | | |
| | | | | | |
| \$ ACTUA | AL ESTIMATED | NO YES | \$ | | |
| SOURCE OF TAX INFORMATION | | | | | |
| | APPRAISAL II | NEORMATION | | | |
| obligating funds to make the loan. in which case the broker must prov data upon which the broker's estin | Note: You may waive the requirer ide a written estimate of fair markenate is based. In the case of a con | ment of an independent appraisal, it value. The broker must provide y struction or rehabilitation loan, | in writing, on a case by case basis, you, the investor, with the objective an appraisal must be completed hal Appraisal Practice (USPAP). | | |
| FAIR MARKET VALUE (ACCORDING TO APPRAI | SER) | DATE OF APPRAISAL | | | |
| \$ | | | | | |
| NAME OF APPRAISER (IF KNOWN TO BROKER) | | | | | |
| ADDRESS OF APPRAISER | | | | | |
| | | | | | |
| DESCRIPTION OF PROPERTY/IMPROVEMENT | | | IS THERE ADDITIONAL SECURING | | |
| | | | PROPERTY? | | |
| | | | YES NO | | |
| AGE | SQUARE FEET | TYPE OF CONSTRUCTION | | | |
| | | | | | |
| IF THE PROPERTY IS CURRENTLY GENERATIN | G INCOME FOR THE BORROWER/OBLIGOR: | FOUNDATED NET ANNUAL INCOME | | | |
| ESTIMATED GROSS ANNUAL INCOME \$ | | ESTIMATED NET ANNUAL INCOME \$ | | | |
| <u> </u> | ENCUMBRANCE | <u> </u> | | | |
| Information is being provided concerning senior encumbrances against the property, to the extent reasonably available from customary sources [excluding the note described on page 1 part 3 of the Lender/Purchaser Disclosure Statement (RE 851A or 851B)]. Note: You have the option to purchase a policy of title insurance or an endorsement to an existing policy of title insurance to insure your interest. You are entitled to receive a copy of a written loan application and a credit report to obtain information concerning all encumbrances which constitute liens against the property. This information may help determine the financial standing and creditworthiness of the borrower. NOTE: In order to protect your security interest, you will be required to cure any defaults that may occur on a senior lien. You should be aware that defaults can occur simultaneously on one or more senior liens recorded against one or more of the properties securing your loan. Also, additional foreclosure fees and expenses may be required. Section 10238(g) of the Business and Professions code provides, in part, that "the notes or interests of the purchasers shall be identical in their underlying terms, including the right to direct or required foreclosure, rights to and rate of interest, and other incidents of being a lender." Your proportionate interest in the note will determine any amounts to be contributed by you to cure defaults or amounts received by you as a result of foreclosure(s). | | | | | |
| SOURCE OF INFORMATION BROKER INQUIRY | BORROWER | OTHER (EXPLAIN) | | | |
| Are there any encumbrances of A. Over the last 12 months w. B. If yes, how many? | of record against the securing pere any payments more than 6 | oroperty at this time? | YES NO | | |
| a. Da any or mode paymonts | | | | | |

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| KL 031D | | | | | Tage 5 of 1 | |
|--|--------------|--------------------------------|------------------------------------|-------------------------------|-------------------------|---|
| | EN | CUMBRANCE INFO | ORMATION (Continued) | | | |
| | - | | the delinquency? | _ | YES 🗌 NO | |
| | xpected or a | | against the property by the borrow | | fter the close of escro | w |
| | , | | | | | |
| ENCUMBRANCE(S) REMAINING (AS REI | PRESENTED L | BY THE BORROWER) | | | | _ |
| PRIORITY (1ST, 2ND, ETC.) | INTEREST RA | TE | PRIORITY (1ST, 2ND, ETC.) | INTEREST RA | ATE | |
| | | % | | | 9/ | 6 |
| BENEFICIARY | | | BENEFICIARY | | | |
| | | | | | | |
| ORIGINAL AMOUNT | APPROXIMAT | TE PRINCIPAL BALANCE | ORIGINAL AMOUNT | APPROXIMATE PRINCIPAL BALANCE | | |
| \$ | \$ | | \$ | \$ | | |
| MONTHLY PAYMENT | MATURITY DA | ATE | MONTHLY PAYMENT | MATURITY DATE | | |
| \$ | | | \$ | | | |
| BALLOON PAYMENT | | IF YES, AMOUNT BALLOON PAYMENT | | | IF YES, AMOUNT | |
| YES NO UNKN | OWN | \$ | YES NO UNK | \$ | | |
| ENCUMBRANCES EXPECTED OR ANTIC | CIPATED (AS | REPRESENTED BY THE BO | ORROWER) | | | |
| PRIORITY (1ST, 2ND, ETC.) | INTEREST RA | TΕ | PRIORITY (1ST, 2ND, ETC.) | INTEREST RATE | | |
| | | % | | | 9/ | 6 |
| BENEFICIARY | I | | BENEFICIARY | 1 | | _ |
| | | | | | | |
| ORIGINAL AMOUNT | MATURITY D | ATE | ORIGINAL AMOUNT | MATURITY DATE | | _ |
| \$ | | | \$ | | | |
| MONTHLY PAYMENT | I | | MONTHLY PAYMENT | | | |
| \$ | | | \$ | | | |
| BALLOON PAYMENT | | IF YES, AMOUNT | BALLOON PAYMENT IF YES, AMOUNT | | | _ |
| YES NO UNKN | OWN | \$ | YES NO UNKNOWN \$ | | | |
| Additional remaining, expected this statement. | | | s are set forth in an attachment | | Yes No | |
| | | | BROKER INITIALS | LENDER/PUR | CHASER INITIALS | |
| | | | | | | _ |

RE 851D PROPERTY #2

| | PROPERTY | INFORMATION | |
|--|---|--|---|
| STREET ADDRESS | | | OWNER OCCUPIED NO YES |
| ANNUAL PROPERTY TAXES | | ARE TAXES DELINQUENT? | IF YES, AMT. REQUIRED TO BRING CURRENT |
| \$ ACTUA | AL ESTIMATED | ☐ NO ☐ YES | \$ |
| SOURCE OF TAX INFORMATION | | | |
| | | | |
| | APPRAISAL | INFORMATION | |
| obligating funds to make the loan. in which case the broker must prov data upon which the broker's estin | Note: You may waive the requiride a written estimate of fair mark mate is based. In the case of a co | ement of an independent appraisal set value. The broker must provide nstruction or rehabilitation loan | ust be provided to you prior to you l, in writing, on a case by case basis, you, the investor, with the objective a, an appraisal must be completed onal Appraisal Practice (USPAP). |
| FAIR MARKET VALUE (ACCORDING TO APPRAI \$ | SER) | DATE OF APPRAISAL | |
| NAME OF APPRAISER (IF KNOWN TO BROKER) |) | | |
| | | | |
| ADDRESS OF APPRAISER | | | |
| DESCRIPTION OF PROPERTY/IMPROVEMENT | | | IS THERE ADDITIONAL SECURING |
| | | | PROPERTY? |
| | | | ☐ YES ☐ NO |
| AGE | SQUARE FEET | TYPE OF CONSTRUCTION | |
| IF THE PROPERTY IS CURRENTLY GENERATIN | IG INCOME FOR THE BORROWER/OBLIGOR: | | |
| ESTIMATED GROSS ANNUAL INCOME | | ESTIMATED NET ANNUAL INCOME | |
| \$ | | \$ | |
| | ENCUMBRANC | E INFORMATION | |
| sources [excluding the note describe the option to purchase a policy of the entitled to receive a copy of a windown structure liens against the proper NOTE: In order to protect your should be aware that defaults can securing your loan. Also, additionally section 10238(g) of the Business in their underlying terms, including | bed on page 1 part 3 of the Lender, title insurance or an endorsement ritten loan application and a creety. This information may help do security interest, you will be renoccur simultaneously on one conal foreclosure fees and expense and Professions code provides, ing the right to direct or required trest in the note will determine any | Purchaser Disclosure Statement (It to an existing policy of title insuradit report to obtain information of etermine the financial standing and equired to cure any defaults that or more senior liens recorded againses may be required. In part, that "the notes or interests foreclosure, rights to and rate of in | easonably available from customary RE 851A or 851B)]. Note: You have ance to insure your interest. You are oncerning all encumbrances which d creditworthiness of the borrower. It may occur on a senior lien. You ainst one or more of the properties of the purchasers shall be identical interest, and other incidents of being to cure defaults or amounts received |
| SOURCE OF INFORMATION BROKER INQUIRY | BORROWER | OTHER (EXPLAIN) | |
| • | _ | property at this time? | |
| B. If yes, how many? | | | |
| C. Do any of these payments | remain unpaid? | | TYES NO |

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| | EN | CUMBRANCE INFO | ORMATION (Continued) | | | |
|--|--------------|--------------------------|------------------------------------|------------------|-------------------------------|--|
| D. If yes, will the proceeds of | • | | • | _ | YES NO | |
| E. If no, source of funds to be | ring the loa | an current | | | | |
| Encumbrances remaining and/or e (excluding the note described on | | anticipated to be placed | against the property by the borrow | /er/obligor a | fter the close of escrow | |
| ENCUMBRANCE(S) REMAINING (AS RE | PRESENTED | BY THE BORROWER) | | | | |
| PRIORITY (1ST, 2ND, ETC.) | INTEREST RA | ATE % | PRIORITY (1ST, 2ND, ETC.) | INTEREST RA | ATE % | |
| BENEFICIARY | | | BENEFICIARY | | | |
| ORIGINAL AMOUNT | APPROXIMA | TE PRINCIPAL BALANCE | ORIGINAL AMOUNT | APPROXIMA | APPROXIMATE PRINCIPAL BALANCE | |
| MONTHLY PAYMENT | MATURITY D | ΔTF | | | ITY DATE | |
| \$ | WW. CICITIE | | \$ | Wirth Order 1 Br | | |
| BALLOON PAYMENT | | IF YES, AMOUNT | BALLOON PAYMENT | | IF YES, AMOUNT | |
| YES NO UNKN | IOWN | \$ | YES NO UNKNOWN | | \$ | |
| ENCUMBRANCES EXPECTED OR ANTIC | CIPATED (AS | REPRESENTED BY THE BO | ORROWER) | | | |
| PRIORITY (1ST, 2ND, ETC.) | INTEREST RA | ATE | PRIORITY (1ST, 2ND, ETC.) | INTEREST RA | 4TE | |
| | | % | | | % | |
| BENEFICIARY | | | BENEFICIARY | | | |
| ORIGINAL AMOUNT | MATURITY D | ATE | ORIGINAL AMOUNT | MATURITY DATE | | |
| \$ | | | \$ | | | |
| MONTHLY PAYMENT | | | MONTHLY PAYMENT | | | |
| \$ | | | \$ | | | |
| BALLOON PAYMENT | | IF YES, AMOUNT | BALLOON PAYMENT | | IF YES, AMOUNT | |
| YES NO UNKN | IOWN | \$ | YES NO UNKNOWN \$ | | | |
| Additional remaining, expected this statement | | | s are set forth in an attachmen | t to | Yes No | |
| | | | BROKER INITIALS | LENDER/PUR | RCHASER INITIALS | |
| | | | | | | |

PROPERTY #3

| | PROPERTY IN | NFORMATION | | | | |
|--|--|---|---|--|--|--|
| STREET ADDRESS | 11.0.2 | | OWNER OCCUPIED | | | |
| | | | ☐ NO ☐ YES | | | |
| ANNUAL PROPERTY TAXES | ! | ARE TAXES DELINQUENT? | IF YES, AMT. REQUIRED TO BRING CURRENT | | | |
| \$ ACTUA | AL ESTIMATED | ☐ NO ☐ YES | \$ | | | |
| SOURCE OF TAX INFORMATION | | | | | | |
| | APPRAISAL I | NFORMATION | | | | |
| obligating funds to make the loan. In which case the broker must prov data upon which the broker's estin | Note: You may waive the required vide a written estimate of fair market mate is based. In the case of a con- | ment of an independent appraisal, et value. The broker must provide struction or rehabilitation loan, | ist be provided to you prior to you, in writing, on a case by case basis, you, the investor, with the objective, an appraisal must be completed nal Appraisal Practice (USPAP). | | | |
| FAIR MARKET VALUE (ACCORDING TO APPRAI | ISER) | DATE OF APPRAISAL | | | | |
| \$ | | | | | | |
| NAME OF APPRAISER (IF KNOWN TO BROKER) |) | | | | | |
| | | | | | | |
| ADDRESS OF APPRAISER | | | | | | |
| DESCRIPTION OF PROPERTY/IMPROVEMENT | | | IS THERE ADDITIONAL SECURING PROPERTY? | | | |
| AGE | SQUARE FEET | TYPE OF CONSTRUCTION | I TES INO | | | |
| AGE | SQUARE FEET | THE OF CONSTRUCTION | | | | |
| IF THE PROPERTY IS CURRENTLY GENERATIN | NG INCOME FOR THE BORROWER/OBLIGOR: | | | | | |
| ESTIMATED GROSS ANNUAL INCOME | | ESTIMATED NET ANNUAL INCOME | | | | |
| \$ | | \$ | | | | |
| | ENCUMBRANCE | INFORMATION | | | | |
| information is being provided concerning senior encumbrances against the property, to the extent reasonably available from customary ources [excluding the note described on page 1 part 3 of the Lender/Purchaser Disclosure Statement (RE 851A or 851B)]. Note: You have the option to purchase a policy of title insurance or an endorsement to an existing policy of title insurance to insure your interest. You are notitled to receive a copy of a written loan application and a credit report to obtain information concerning all encumbrances which constitute liens against the property. This information may help determine the financial standing and creditworthiness of the borrower. NOTE: In order to protect your security interest, you will be required to cure any defaults that may occur on a senior lien. You should be aware that defaults can occur simultaneously on one or more senior liens recorded against one or more of the properties ecuring your loan. Also, additional foreclosure fees and expenses may be required. Section 10238(g) of the Business and Professions code provides, in part, that "the notes or interests of the purchasers shall be identical in their underlying terms, including the right to direct or required foreclosure, rights to and rate of interest, and other incidents of being lender." Your proportionate interest in the note will determine any amounts to be contributed by you to cure defaults or amounts received by you as a result of foreclosure(s). | | | | | | |
| SOURCE OF INFORMATION BROKER INQUIRY | BORROWER | OTHER (EXPLAIN) | | | | |
| Are there any encumbrances of A. Over the last 12 months w | of record against the securing vere any payments more than 6 | property at this time? | | | | |
| | s remain unpaid? | | YES NO | | | |

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| RL 031D | | | | | 1 uge 7 0j 13 | |
|--|------------------------|----------------------|------------------------------------|--------------------------|---------------------------|--|
| | EN | CUMBRANCE INFO | ORMATION (Continued) | | | |
| · | - | | the delinquency? | _ | YES NO | |
| E. II 110, source of furius to bi | ing the loa | an current | | | | |
| (excluding the note described on | page 1). | • | against the property by the borrow | er/obligor a | after the close of escrow | |
| ENCUMBRANCE(S) REMAINING (AS RE | PRESENTED I | BY THE BORROWER) | | | | |
| PRIORITY (1ST, 2ND, ETC.) | INTEREST RA | ATE . | PRIORITY (1ST, 2ND, ETC.) | INTEREST RA | ATE | |
| | | % | | | % | |
| BENEFICIARY | | | BENEFICIARY | | | |
| ORIGINAL AMOUNT | APPROXIMA ⁻ | TE PRINCIPAL BALANCE | ORIGINAL AMOUNT | APPROXIMA [*] | TE PRINCIPAL BALANCE | |
| \$ | \$ | | \$ | | | |
| MONTHLY PAYMENT | MATURITY DA | ATE | MONTHLY PAYMENT | NT MATURITY DATE | | |
| \$ | | | \$ | | | |
| BALLOON PAYMENT | | IF YES, AMOUNT | BALLOON PAYMENT | LOON PAYMENT IF YES, AMO | | |
| YES NO UNKN | OWN | \$ | YES NO UNI | NKNOWN \$ | | |
| ENCUMBRANCES EXPECTED OR ANTIC | CIPATED (AS | REPRESENTED BY THE B | ORROWER) | | | |
| PRIORITY (1ST, 2ND, ETC.) | INTEREST RA | ATE | PRIORITY (1ST, 2ND, ETC.) | INTEREST RA | ATE | |
| | | % | | | % | |
| BENEFICIARY | | | BENEFICIARY | | | |
| | | | | | | |
| ORIGINAL AMOUNT | MATURITY D | ATE | ORIGINAL AMOUNT | MATURITY D | DATE | |
| \$ | | | \$ | | | |
| MONTHLY PAYMENT | | | MONTHLY PAYMENT | | | |
| \$ | | | \$ | | | |
| BALLOON PAYMENT | | IF YES, AMOUNT | BALLOON PAYMENT | | IF YES, AMOUNT | |
| YES NO UNKN | OWN | \$ | YES NO UNKNOWN \$ | | | |
| Additional remaining, expected this statement. | | | s are set forth in an attachmen | t to | Yes No | |
| | | | BROKER INITIALS | LENDER/PUR | RCHASER INITIALS | |
| | | | | | | |

| | | PROPERTY II | NFORMATION | | | |
|--|--|---|---|--|---|--|
| STREET ADDRESS | | | | | OWNER OCCUPIED NO | YES |
| ANNUAL PROPERTY TAXES | | | ARE TAXES DELINQUE | NT? | | TES ED TO BRING CURRENT |
| \$ ACTU | AL | ESTIMATED | □ NO □ | YES | \$ | |
| SOURCE OF TAX INFORMATION | | | - | | | |
| | | APPRAISAL I | NFORMATION | | | |
| Estimate of fair market value is tobligating funds to make the loan in which case the broker must providata upon which the broker's estimbly an independent, qualified ap | Note: You may ride a written est mate is based. In | waive the require imate of fair marke the case of a con | ment of an independent value. The broken struction or rehal | ndent appraisal, i r must provide y bilitation loan, | in writing, on a ca ou, the investor, w an appraisal mu | se by case basis, with the objective st be completed |
| FAIR MARKET VALUE (ACCORDING TO APPRA | ISER) | | DATE OF APPRAISAL | | | |
| \$ NAME OF APPRAISER (IF KNOWN TO BROKER | \ | | | | | |
| NAME OF AFFRAISER (IF KNOWN TO BROKEN | , | | | | | |
| ADDRESS OF APPRAISER | | | | | | |
| | | | | | IO THERE ARRITIONAL | OFOURING |
| DESCRIPTION OF PROPERTY/IMPROVEMENT | | | | | IS THERE ADDITIONAL PROPERTY? | SECURING |
| | | | | | YES | NO |
| AGE | SQUARE FEET | | TYPE OF CONSTRUCTI | ON | | |
| | | | | | | |
| IF THE PROPERTY IS CURRENTLY GENERATING | IG INCOME FOR THE | BORROWER/OBLIGOR: | LECTIMATED NIET ANNUA | IAL INCOME | | |
| ESTIMATED GROSS ANNUAL INCOME \$ | | | S STIMATED NET ANNU | AL INCOME | | |
| • | | ENCUMBRANCI | E INFORMATION | N | | |
| Information is being provided consources [excluding the note descrithe option to purchase a policy of entitled to receive a copy of a watconstitute liens against the proper NOTE: In order to protect your should be aware that defaults casecuring your loan. Also, additionable to the second section 10238(g) of the Business in their underlying terms, including a lender." Your proportionate interby you as a result of foreclosure(| bed on page 1 patitite insurance of title insurance of title insurance of title insurance of title insurance of the insurance | art 3 of the Lender/I or an endorsement of ication and a cred ation may help det est, you will be re- aneously on one of re fees and expens s code provides, in irect or required for | Purchaser Disclosure to an existing policitie report to obtain termine the financie equired to cure and a more senior liens uses may be required to part, that "the not preclosure, rights to | re Statement (RI y of title insuran information cor al standing and y defaults that is recorded again red. tes or interests of and rate of into one of the cord o | E 851A or 851B)]. ace to insure your neerning all encu creditworthiness may occur on a sonst one or more of the purchasers serest, and other in | Note: You have interest. You are mbrances which of the borrower. senior lien. You of the properties shall be identical acidents of being |
| SOURCE OF INFORMATION BROKER INQUIRY | BORROWER | | OTHER (EXPLAIN) |) | | |
| Are there any encumbrances A. Over the last 12 months w B. If yes, how many? | ere any paym | ents more than | 60 days late? | | YES | □ NO |
| C. Do any of these payments | | | | | | □ NO |

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| KL 031D | | | | | 1 ugc 11 0j 13 | |
|--|-----------------|--------------------------|--------------------------------------|-------------------------------|--------------------------|--|
| | EN | CUMBRANCE INFO | ORMATION (Continued) | | | |
| • | • | | the delinquency? | _ | YES NO | |
| E. If no, source of funds to bi | ing the loc | an current | | | | |
| Encumbrances remaining and/or e (excluding the note described on | | anticipated to be placed | l against the property by the borrow | er/obligor a | fter the close of escrow | |
| ENCUMBRANCE(S) REMAINING (AS RE | PRESENTED | BY THE BORROWER) | | | | |
| PRIORITY (1ST, 2ND, ETC.) | | NTE % | PRIORITY (1ST, 2ND, ETC.) | INTEREST RATE | | |
| BENEFICIARY | | | BENEFICIARY | | | |
| ORIGINAL AMOUNT APPROXIMATI | | TE PRINCIPAL BALANCE | ORIGINAL AMOUNT | APPROXIMATE PRINCIPAL BALANCE | | |
| \$ | \$ | | \$ | \$ | | |
| MONTHLY PAYMENT | | | MONTHLY PAYMENT | MATURITY DATE | | |
| \$ | \$ | | \$ | | | |
| BALLOON PAYMENT | | IF YES, AMOUNT | BALLOON PAYMENT | IF YES, AMOUNT | | |
| YES NO UNKNOWN | | \$ | YES NO UNK | NOWN \$ | | |
| ENCUMBRANCES EXPECTED OR ANTIC | CIPATED (AS | REPRESENTED BY THE B | ORROWER) | | | |
| PRIORITY (1ST, 2ND, ETC.) | INTEREST RATE % | | PRIORITY (1ST, 2ND, ETC.) | INTEREST RATE % | | |
| | | | | | | |
| BENEFICIARY | | | BENEFICIARY | | | |
| ORIGINAL AMOUNT MATURIT | | ATE | ORIGINAL AMOUNT | MATURITY D | PATE | |
| \$ | | | \$ | | | |
| MONTHLY PAYMENT | | | MONTHLY PAYMENT |] | | |
| \$ | | | \$ | | | |
| BALLOON PAYMENT | | IF YES, AMOUNT | BALLOON PAYMENT IF YES, AMOUNT | | IF YES, AMOUNT | |
| YES NO UNKNOWN | | \$ | YES NO UNK | NOWN | \$ | |
| Additional remaining, expected this statement | | | s are set forth in an attachment | | Yes No | |
| | | | BROKER INITIALS | LENDER/PUR | RCHASER INITIALS | |
| | | | | | | |

RE 851D

PROPERTY #5

| | PROPERTY I | NFORMATION | | | | | |
|--|--|---|---|--|--|--|--|
| STREET ADDRESS | | | OWNER OCCUPIED | | | | |
| ANNUAL PROPERTY TAXES | | ARE TAXES DELINQUENT? | NO YES IF YES, AMT. REQUIRED TO BRING CURRENT | | | | |
| | | | · | | | | |
| \$ ACTUA | AL ESTIMATED | NO YES | \$ | | | | |
| SOURCE OF TAX INFORMATION | | | | | | | |
| APPRAISAL INFORMATION | | | | | | | |
| obligating funds to make the loan. in which case the broker must prov data upon which the broker's estin | Note: You may waive the require ride a written estimate of fair mark nate is based. In the case of a con | nt appraisal, a copy of which must ment of an independent appraisal, et value. The broker must provide y astruction or rehabilitation loan, Uniform Standards of Profession | in writing, on a case by case basis, you, the investor, with the objective an appraisal must be completed | | | | |
| FAIR MARKET VALUE (ACCORDING TO APPRAI | SER) | DATE OF APPRAISAL | | | | | |
| \$ | | | | | | | |
| NAME OF APPRAISER (IF KNOWN TO BROKER) | 1 | | | | | | |
| ADDRESS OF APPRAISER | | | | | | | |
| ADDRESS OF AFFRAISER | | | | | | | |
| DESCRIPTION OF PROPERTY/IMPROVEMENT | IS THERE ADDITIONAL SECURING | | | | | | |
| | | | PROPERTY? | | | | |
| | | | YES NO | | | | |
| AGE | SQUARE FEET | TYPE OF CONSTRUCTION | | | | | |
| | | | | | | | |
| IF THE PROPERTY IS CURRENTLY GENERATIN | IG INCOME FOR THE BORROWER/OBLIGOR: | | | | | | |
| ESTIMATED GROSS ANNUAL INCOME | | ESTIMATED NET ANNUAL INCOME | | | | | |
| \$ | | \$ | | | | | |
| | ENCUMBRANCI | INFORMATION | | | | | |
| sources [excluding the note describe the option to purchase a policy of the entitled to receive a copy of a windown structure liens against the proper NOTE: In order to protect your should be aware that defaults can securing your loan. Also, additionally section 10238(g) of the Business in their underlying terms, including | bed on page 1 Part 3 of the Lender/little insurance or an endorsement of title insurance or an endorsement of title insurance or an endorsement of title insurance or an endorsement of the transport of the rest in formation may help determined to the security interest, you will be remoccur simultaneously on one of the order of the title of th | Purchaser Disclosure Statement (Risto an existing policy of title insurarity report to obtain information contermine the financial standing and equired to cure any defaults that is more senior liens recorded againses may be required. In part, that "the notes or interests of preclosure, rights to and rate of intermounts to be contributed by you to | E 851A or 851B)]. Note: You have note to insure your interest. You are noterning all encumbrances which creditworthiness of the borrower. may occur on a senior lien. You nst one or more of the properties of the purchasers shall be identical erest, and other incidents of being | | | | |
| SOURCE OF INFORMATION BROKER INQUIRY | BORROWER | OTHER (EXPLAIN) | | | | | |
| Are there any encumbrances of | of record against the securing | property at this time? | | | | | |
| B. If yes, how many? | | | | | | | |
| C. Do any of these payments | remain unpaid? | | YES NO | | | | |

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| KL 031D | | | | | 1 uge 13 0j 13 | | |
|--|-----------------------|---|------------------------------------|-------------------------------|--------------------------|--|--|
| | EN | CUMBRANCE INFO | ORMATION (Continued) | | | | |
| | - | | the delinquency? | _ | YES NO | | |
| Encumbrances remaining and/or execuding the note described on page 1 | xpected or a page 1). | unticipated to be placed | against the property by the borrow | | fter the close of escrow | | |
| ENCUMBRANCE(S) REMAINING (AS REA | PRESENTED I | BY THE BORROWER) | | | | | |
| PRIORITY (1ST, 2ND, ETC.) INTEREST F | | TE % | PRIORITY (1ST, 2ND, ETC.) | INTEREST RATE % | | | |
| BENEFICIARY /0 | | | BENEFICIARY | | | | |
| ORIGINAL AMOUNT APPROXIMAT | | IMATE PRINCIPAL BALANCE ORIGINAL AMOUNT | | APPROXIMATE PRINCIPAL BALANCE | | | |
| \$ | | | \$ | \$ | | | |
| MONTHLY PAYMENT MATURITY DATE | | ATE | MONTHLY PAYMENT | MATURITY DATE | | | |
| \$ | | | \$ | | | | |
| BALLOON PAYMENT | | IF YES, AMOUNT | BALLOON PAYMENT | IF YES, AMOUNT | | | |
| YES NO UNKNOWN | | \$ | | UNKNOWN \$ | | | |
| ENCUMBRANCES EXPECTED OR ANTIC | CIPATED (AS | REPRESENTED BY THE BO | ORROWER) | | | | |
| PRIORITY (1ST, 2ND, ETC.) | INTEREST RATE | | PRIORITY (1ST, 2ND, ETC.) | INTEREST RATE | | | |
| | | % | | | % | | |
| BENEFICIARY | | | BENEFICIARY | | | | |
| ORIGINAL AMOUNT MATURITY DA | | ATE | ORIGINAL AMOUNT | MATURITY DA | ATE | | |
| \$ | | | \$ | | | | |
| MONTHLY PAYMENT | | | MONTHLY PAYMENT | | | | |
| \$ | | | \$ | | | | |
| BALLOON PAYMENT | | IF YES, AMOUNT | BALLOON PAYMENT IF YES, AMOUNT | | IF YES, AMOUNT | | |
| YES NO UNKNOWN | | \$ | YES NO UNK | NO UNKNOWN \$ | | | |
| Additional remaining, expected or anticipated encumbrances are set forth in an attachment to this statement. | | | | | | | |
| | | | BROKER INITIALS | LENDER/PUR | CHASER INITIALS | | |
| | | | | | | | |